

Multi-Year Guarantee Rates

2/1/2010

Guarantee Period	Company	AM Best Rating	Product Name	1st Year Rate	Rate Thereafter	Average Annual Yield	Comp May be reduced at older ages.
3 years	American National	A	Palladium MYG (\$100,000+)	2.10%	2.10%	2.10%	1.50%
			Palladium MYG	2.00%	2.00%	2.00%	
3 years	North American Active Repts Only	A+	Guarantee Choice High Band (\$200K+)	2.00%	2.00%	2.00%	2.50%
			Guarantee Choice Low Band	2.00%	2.00%	2.00%	
3 years	Protective Life	A+	Future Saver II (\$100K+)	2.01%	1.50%	1.67%	1.00%
			Future Saver II (Under \$100K)	1.50%	1.50%	1.50%	
3 years	Old Mutual	A	Guarantee Plus 3	3.00%	2.00%	2.33%	2.00%
			Platinum 3	2.70%	2.70%	2.70%	
3 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	1.80%	1.80%	1.80%	1.00%
			MyGuarantee Plus	1.65%	1.65%	1.65%	
4 years	Principal	A+	Secure Fixed Annuity	2.45%	2.45%	2.45%	2.25%
4 years	North American Active Repts Only	A+	Guarantee Choice High Band (\$200K+)	2.65%	2.65%	2.65%	2.50%
			Guarantee Choice Low Band	2.35%	2.35%	2.35%	
4 years	Protective Life	A+	Future Saver II (\$100K+)	2.26%	1.75%	1.88%	1.50%
			Future Saver II (Under \$100K)	1.75%	1.75%	1.75%	
4 years	American National	A	Palladium MYG (\$100,000+)	2.25%	2.25%	2.25%	2.00%
			Palladium MYG	2.15%	2.15%	2.15%	
4 years	Integrity	A+	Momentum Advantage	2.75%	2.00%	2.18%	2.00%
4 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	2.45%	2.45%	2.45%	1.00%
			MyGuarantee Plus	2.30%	2.30%	2.30%	
5 years	American Equity	A-	Guarantee 5	3.65%	3.65%	3.65%	3.00%
5 years	North American Active Repts Only	A+	Guarantee Choice High Band (\$200K+)	3.55%	3.55%	3.55%	2.50%
			Guarantee Choice Low Band	3.30%	3.30%	3.30%	
5 years	Standard	A	FGA 5 (\$100,000+)	2.75%	2.75%	2.75%	3.00%
			FGA 5 (\$15,000 - \$99,999)	2.65%	2.65%	2.65%	
5 years	Old Mutual	A	Guarantee Platinum 5	3.50%	3.50%	3.50%	2.50%
5 years	American General	A	Horizon Select	2.85%	2.85%	2.85%	4.00%
5 years	Standard	A	SRA 5 (\$100,000+)	2.10%	2.10%	2.10%	4.00%
			SRA 5 (\$15,000 - \$99,999)	2.00%	2.00%	2.00%	
5 years	American National	A	Palladium MYG (\$100,000+)	3.60%	2.60%	2.80%	4.00%
			Palladium MYG	3.50%	2.50%	2.70%	
5 years	Reliance Standard	A	Elektra-579	3.00%	3.00%	3.00%	3.00%
5 years	Protective Life	A+	Future Saver II (\$100K+)	3.32%	2.30%	2.50%	2.00%
			Future Saver II (Under \$100K)	2.30%	2.30%	2.30%	
5 years	Lincoln Financial Group	A+	Classic 5 (\$100,000+)	4.30%	2.30%	2.70%	4.00%
		A+	Classic 5	3.30%	2.30%	2.50%	
5 years	Mutual Of Omaha	A+	Ultra Secure 5 (100K+)	3.35%	2.35%	2.55%	4.00%
			Ultra Secure 5 (Under \$100k)	3.20%	2.20%	2.40%	
5 years	Integrity	A+	Momentum Advantage	3.25%	2.50%	2.65%	2.50%
5 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	3.15%	3.15%	3.15%	2.00%
			MyGuarantee Plus	3.00%	3.00%	3.00%	
5 years	Principal	A+	Guaranteed Annuity (5 year MYG Option)	2.20%	2.20%	2.20%	4.10%
6 years	American National	A	Palladium MYG (\$100,000+)	3.35%	3.35%	3.35%	2.50%
			Palladium MYG	3.25%	3.25%	3.25%	
6 years	North American Active Repts Only	A+	Guarantee Choice High Band (\$200K+)	3.40%	3.40%	3.40%	2.50%
			Guarantee Choice Low Band	3.15%	3.15%	3.15%	
6 years	Standard	A	FGA 6 (\$100,000+)	3.30%	3.30%	3.30%	2.00%
			FGA 6 (\$15,000 - \$99,999)	3.20%	3.20%	3.20%	
6 years	Protective Life	A+	Future Saver II (\$100K+)	3.47%	2.45%	2.62%	2.25%
			Future Saver II (Under \$100K)	2.45%	2.45%	2.45%	
6 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	3.30%	3.30%	3.30%	2.25%
			MyGuarantee Plus	3.15%	3.15%	3.15%	
6 years	Standard	A	SRA 6 (\$100,000+)	2.20%	2.20%	2.20%	4.00%
			SRA 6 (\$15,000 - \$99,999)	2.10%	2.10%	2.10%	

7 years	American Equity	A-	Guarantee 7	3.75%	3.75%	3.75%	3
7 years	North American Active Reps Only	A+	Guarantee Choice High Band (\$200K+)	3.65%	3.65%	3.65%	2.50%
			Guarantee Choice Low Band	3.45%	3.45%	3.45%	
7 years	American General	A	Horizon Select	3.45%	3.45%	3.45%	4.00%
7 years	ING	A	Guarantee Choice 7(\$75k +)	3.75%	2.75%	2.89%	2.50%
			Guarantee Choice 7(\$15k-\$74,999))	2.75%	2.75%	2.75%	
7 years	American National	A	Palladium MYG (\$100,000+)	4.45%	3.45%	3.59%	2.50%
			Palladium MYG	4.35%	3.35%	3.49%	
7 years	Integrity	A+	Momentum Advantage	4.00%	3.25%	3.35%	3.00%
7 years	Protective Life	A+	Future Saver II (\$100K+)	3.73%	2.70%	2.85%	2.50%
			Future Saver II (Under \$100K)	2.70%	2.70%	2.70%	
7 years	RBC	A	MYG 7	3.70%	2.70%	2.84%	3.00%
7 years	Lincoln Financial Group	A+	Classic 7 (\$100,000+)	5.75%	2.75%	3.17%	5.00%
		A+	Classic 7	4.75%	2.75%	3.03%	
7 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	3.50%	3.50%	3.50%	2.50%
			MyGuarantee Plus	3.35%	3.35%	3.35%	
7 years	Integrity	A+	New Momentum	3.55%	2.80%	2.90%	5.00%
8 years	American National	A	Palladium MYG (\$100,000+)	3.80%	3.80%	3.80%	2.50%
			Palladium MYG	3.70%	3.70%	3.70%	
8 years	North American Active Reps Only	A+	Guarantee Choice High Band (\$200K+)	3.65%	3.65%	3.65%	2.50%
			Guarantee Choice Low Band	3.45%	3.45%	3.45%	
8 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	3.55%	3.55%	3.55%	2.50%
			MyGuarantee Plus	3.40%	3.40%	3.40%	
8 years	Protective Life	A+	Future Saver II (\$100K+)	4.54%	3.50%	3.63%	2.50%
			Future Saver II (Under \$100K)	3.50%	3.50%	3.50%	
9 years	Protective Life	A+	Future Saver II (\$100K+)	4.59%	3.55%	3.66%	2.50%
			Future Saver II (Under \$100K)	3.55%	3.55%	3.55%	
9 years	North American Active Reps Only	A+	Guarantee Choice High Band (\$200K+)	3.65%	3.65%	3.65%	2.50%
			Guarantee Choice Low Band	3.45%	3.45%	3.45%	
9 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	3.60%	3.60%	3.60%	2.50%
			MyGuarantee Plus	3.45%	3.45%	3.45%	
10 years	American National	A	Palladium MYG (\$100,000+)	4.65%	3.65%	3.75%	4.00%
			Palladium MYG	4.55%	3.55%	3.65%	
10 years	North American Active Reps Only	A+	Guarantee Choice High Band (\$200K+)	3.85%	3.85%	3.85%	2.50%
			Guarantee Choice Low Band	3.65%	3.65%	3.65%	
10 years	ING	A	Guarantee Choice 10(\$75k +)	4.70%	3.70%	3.80%	3.25%
			Guarantee Choice 10(\$15k-\$74,999))	3.70%	3.70%	3.70%	
10 years	Protective Life	A+	Future Saver II (\$100K+)	4.84%	3.80%	3.66%	2.50%
			Future Saver II (Under \$100K)	3.80%	3.80%	3.80%	
10 years	American General	A+	Horizon Select	3.75%	3.75%	3.75%	4.00%
10 years	Lincoln Financial Group	A+	MyGuarantee Plus (\$100,000+)	3.65%	3.65%	3.65%	2.50%
			MyGuarantee Plus	3.50%	3.50%	3.50%	
10 years	Integrity	A+	Momentum Advantage	4.25%	3.50%	3.57%	3.50%
10 years	Integrity	A+	New Momentum	3.80%	3.05%	3.12%	5.00%

For Agent Use Only. Rates are current as of the above date unless indicated and are subject to change without notice.

*North American Guarantee Annuity reduces commissions .25% in certain states.

Please call to verify current rates.